




The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is **only** a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, see [www.chicagolaborersfunds.com](http://www.chicagolaborersfunds.com) or call 1-866-906-0200. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call 1-866-906-0200 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall <u>deductible</u> ?	For <u>network</u> and non- <u>network providers</u> combined: \$200/Individual or \$400/Family Applies on a calendar year basis.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , the overall family <u>deductible</u> must be met before the <u>plan</u> begins to pay.
Are there services covered before you meet your <u>deductible</u> ?	Yes. The first \$10,000 of medical expenses and certain other services are covered before you meet your <u>deductible</u> .	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. A <u>copayment</u> or <u>coinsurance</u> may apply.
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	For <u>network providers</u> : Maximum of \$750/Individual; for non- <u>network providers</u> : Maximum of \$1,500/Individual Applies on a calendar year basis.	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services.
What is not included in the <u>out-of-pocket limit</u> ?	<u>Premiums</u> , <u>balance-billing</u> charges, <u>prescription drugs</u> , the <u>deductible</u> , and health care this <u>plan</u> doesn't cover.	Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> .
Will you pay less if you use a <u>network provider</u> ?	Yes. See <a href="http://www.bcbsil.com">www.bcbsil.com</a> or call 1-800-810-2583 for a list of <u>network providers</u> .	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use a non- <u>network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware your <u>network provider</u> might use a non- <u>network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

 All copayment and coinsurance costs shown in this chart are after your deductible has been met, if a deductible applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Non-Network Provider</u> (You will pay the most)	
If you visit a health care <u>provider's</u> office or clinic	Primary care visit to treat an injury or illness	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Telehealth may be available depending on your <u>provider</u> .
	<u>Specialist</u> visit	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	<u>Preventive care/screening/immunization</u>	No Charge; <u>Deductible</u> does not apply	No Charge; <u>Deductible</u> does not apply	The <u>plan</u> pays 100% of wellness visits, <u>screenings</u> , and immunizations for members, spouses, and dependents.  Colonoscopy or flexible sigmoidoscopy for <u>screening</u> limited to one exam every 5 years (for Members and Spouses only).  You may have to pay for services that aren't <u>preventive</u> . Ask your <u>provider</u> if the services needed are <u>preventive</u> . Then check what your <u>plan</u> will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	Imaging (CT/PET scans, MRIs)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Non-Network Provider</u> (You will pay the most)	
<b>If you need drugs to treat your illness or condition</b> More information about <u>prescription drug coverage</u> is available at <a href="http://www.caremark.com">www.caremark.com</a>	Generic drugs (Tier 1)	\$5 <u>copay</u> /prescription (retail); \$10 <u>copay</u> /prescription (CVS mail order); \$12.50 <u>copay</u> /prescription (non-CVS mail order) and 20% <u>coinsurance</u> after the Basic Benefit	50% <u>coinsurance</u>	The <u>plan</u> pays the first \$5,000 per person/year for covered <u>prescription drug</u> expenses ("Basic Benefit"). You must pay your <u>copay</u> upfront and then submit it for reimbursement.
	Preferred brand drugs (Tier 2)	\$10 <u>copay</u> /prescription (retail); \$20 <u>copay</u> /prescription (CVS mail order); \$25 <u>copay</u> /prescription (non-CVS mail order) and 20% <u>coinsurance</u> after the Basic Benefit	50% <u>coinsurance</u>	After the first \$5,000 has been reached, you will no longer be eligible for reimbursement of your <u>copay</u> .  If you fill a prescription at a non- <u>network</u> pharmacy, you must pay 100% of the cost and then request reimbursement for 50%.
	Non-preferred brand drugs (Tier 3)	\$25 <u>copay</u> /prescription (retail); \$50 <u>copay</u> /prescription (CVS mail order); \$62.50 <u>copay</u> /prescription (non-CVS mail order) and 20% <u>coinsurance</u> after the Basic Benefit	50% <u>coinsurance</u>	Contraceptives limited to members and spouses only.  Your <u>cost sharing</u> does not count toward the <u>out-of-pocket limit</u> .
	<u>Specialty drugs</u> (Tier 4)	20% <u>coinsurance</u> up to \$1,000; then no charge	Not covered	Your <u>cost sharing</u> does not count toward the <u>out-of-pocket limit</u> .
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None
<b>If you need immediate medical attention</b>	<u>Emergency room care</u>	10% <u>coinsurance</u>	10% <u>coinsurance</u>	None
	<u>Emergency medical transportation</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	
	<u>Urgent care</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Non-Network Provider</u> (You will pay the most)	
If you have a hospital stay	Facility fee (e.g., hospital room)	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Charges based on semi-private room rates.
	Physician/surgeon fees	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Telehealth may be available depending on your <u>provider</u> .
	Inpatient services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Charges based on semi-private room rates.
If you are pregnant	Office visits	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Depending on the type of services, <u>deductible</u> may apply.
	Childbirth/delivery professional services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	
	Childbirth/delivery facility services	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Maternity expenses are covered for dependent children.
If you need help recovering or have other special health needs	<u>Home health care</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Coverage is limited to 180 days/year combined with <u>Skilled Nursing Care</u> .
	<u>Rehabilitation services</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	None
	<u>Habilitation services</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Limited to speech therapy for dependent children before 5 <sup>th</sup> birthday and therapy for special diagnosis before 9 <sup>th</sup> birthday. These limits do not apply to <u>medically necessary</u> treatment of autism.
	<u>Skilled nursing care</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Coverage is limited to 180 days/year combined with <u>Home Health Care</u> .
	<u>Durable medical equipment</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	\$25,000 limit on each initial or replacement prosthetic device. Must be standard model ordered by physician. Replacement covered every 5 years for adults and every two years for children under age 26.
	<u>Hospice services</u>	10% <u>coinsurance</u>	20% <u>coinsurance</u>	Hospice care that extends beyond 365 days per lifetime is excluded.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		<u>Network Provider</u> (You will pay the least)	<u>Non-Network Provider</u> (You will pay the most)	
If your child needs dental or eye care	Children's eye exam	No charge; <u>Deductible</u> does not apply	No charge; <u>Deductible</u> does not apply	Limited to one exam per calendar year for children over age 15 and under age 18.
	Children's glasses	No charge; <u>Deductible</u> does not apply	No charge up to allowance	<u>Network</u> : lenses at no charge and frames up to \$150; 20% off balance over \$150. <u>Non-network</u> lenses at various allowances and frames up to \$150.
	Children's dental check-up	No charge; <u>Deductible</u> does not apply	No charge; <u>Deductible</u> does not apply	None

## Excluded Services & Other Covered Services:

### Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Cosmetic surgery
- Long-term care
- Weight loss programs (except up to 12 visits per person per calendar year for nutritional counseling if medically necessary; no limit applicable to mental health and substance use disorders)

### Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Acupuncture (By a licensed acupuncturist for pain management)
- Bariatric surgery (Subject to plan terms)
- Chiropractic care (Back-related care up to \$4,000 per person per year)
- Dental care (Adult) (\$2,000 per person per calendar year)
- Hearing aids (Up to \$1,500 every 3 calendar years; a discount program is available through EPIC Hearing)
- Infertility treatment (\$25,000 lifetime limit per person; limited to members and spouses only)
- Non-emergency care when traveling outside the U.S.
- Private-duty nursing (For Home Health Care only)
- Routine eye care (Adult)
- Routine foot care (If medically necessary)

**Your Rights to Continue Coverage:** There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: the U.S. Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596.

**Your Grievance and Appeals Rights:** There are agencies that can help if you have a complaint against your plan for the denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact: Plan Administrator, Chicago Laborers' Welfare Fund, 11465 West Cermak Road, Westchester IL 60154, 1-866-906-0200. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

Additionally, a consumer assistance program can help you file your appeal. Contact the Illinois Department of Insurance, 320 W. Washington St., 4th Floor, Springfield, IL 62767 at 1-877-527-9431 or [www.insurance.illinois.gov](http://www.insurance.illinois.gov).

**Does this plan provide Minimum Essential Coverage? Yes**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

**Does this plan meet the Minimum Value Standards? Yes**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-906-0200.

*To see examples of how this plan might cover costs for a sample medical situation, see the next section.*

## About these Coverage Examples:



**This is not a cost estimator.** Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

### Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$200
■ <u>Specialist</u> <u>coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)  
 Childbirth/Delivery Professional Services  
 Childbirth/Delivery Facility Services  
Diagnostic tests (*ultrasounds and blood work*)  
Specialist visit (*anesthesia*)

<b>Total Example Cost</b>	<b>\$12,700</b>
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In this example, Peg would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$200
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$240
<i>What isn't covered</i>	
Limits or exclusions	\$60
<b>The total Peg would pay is</b>	<b>\$500</b>

### Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$200
■ <u>Specialist</u> <u>coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)  
Diagnostic tests (*blood work*)  
Prescription drugs  
Durable medical equipment (*glucose meter*)

<b>Total Example Cost</b>	<b>\$5,600</b>
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In this example, Joe would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$380
<b>The total Joe would pay is</b>	<b>\$380</b>

### Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The <u>plan's</u> overall <u>deductible</u>	\$200
■ <u>Specialist</u> <u>coinsurance</u>	10%
■ Hospital (facility) <u>coinsurance</u>	10%
■ Other <u>coinsurance</u>	10%

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)  
Diagnostic test (*x-ray*)  
Durable medical equipment (*crutches*)  
Rehabilitation services (*physical therapy*)

<b>Total Example Cost</b>	<b>\$2,800</b>
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In this example, Mia would pay:

<i>Cost Sharing</i>	
<u>Deductibles</u>	\$0
<u>Copayments</u>	\$0
<u>Coinsurance</u>	\$0
<i>What isn't covered</i>	
Limits or exclusions	\$0
<b>The total Mia would pay is</b>	<b>\$0</b>

Since the plan pays for the first \$10,000 of covered medical expenses, there is no cost to the patient for covered medical expenses in one of the examples shown above.

A Health Reimbursement Account (HRA) is also available under this plan. The HRA generally covers expenses that qualify as allowable "medical care" by the IRS and satisfy any requirements imposed by the plan. Please refer to the SPD for additional details.

The plan would be responsible for the other costs of these EXAMPLE covered services.